

Last revised August 1, 2017

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re: Case No.: 17-2300017-23000
Medhat Abdelmaguid Judge: JKS
Amal Abdelrahman,

Debtors

Chapter 13 Plan and Motions

☐ Original ☒ Modified/Notice Required Date: 12/08/2017
☐ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS WILL BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

THIS PLAN:

☒ DOES ☐ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: SJG

Initial Debtor: MMA

Initial Co-Debtor: AAA

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 818.00** per month to the Chapter 13 Trustee, starting on October 1, 2017 for approximately 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future earnings
- ☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☒ Other information that may be important relating to the payment and length of plan:

This plan is a step plan – the debtors have paid and will pay \$818.00 for the first three months, \$1000 per month for the next 12 months and thereafter \$1125 for the remaining 45 months of the Plan.

Part 2: Adequate Protection ☒ NONE

- a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).
- b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ per fee application
DOMESTIC SUPPORT OBLIGATION	N/A	N/A
INTERNAL REVENUE SERVICE	TAXES	\$6690.31
NEW JERSEY DIVISION OF TAXATION	TAXES	\$18596.47
DAVID A. WOLFF, ESQ.	CHAPTER 7 ADMINISTRATIVE FEES ALLOWED PER 11 U.S.C. §327	\$4480.52

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:
☒ None
☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:		
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
M&T Bank	First Mortgage	1849.16	0.00	1849.16	2113.04 as periodically adjusted for escrows for taxes and insurance

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
		%		\$ 0.00
		%		\$ 0.00

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☐ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Santander Consumer USA	2013 Toyota Camry	\$12850.00	0.00

f. Secured Claims Unaffected by the Plan ☒ NONE

The following secured claims are unaffected by the Plan:

g. Secured Claims to be Paid in Full Through the Plan: ☒ NONE

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims ☐ NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☒ Not less than \$ 24,000.00 to be distributed *pro rata*
☐ Not less than _____ percent
☐ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☐ Upon confirmation
☒ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Other Administrative claims including attorneys' fees
- 3) Secured claims and arrears
- 4) Lease arrears
- 5) Priority claims
- 6) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being Modified: 10/3/2017.

Explain below **why** the plan is being modified:

The Plan is being modified to address additional arrears in the debtor's mortgage and excess equity in real property.

Explain below **how** the plan is being modified:

The debtors' payment is being increased and payment to the secured lender, M&T Bank is included.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☐ N
☒ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☐ NONE

☒ Explain here:

This plan is a step plan – the debtors have paid and will pay \$818.00 for the first three months, \$1000 per month for the next 12 months and thereafter \$1125 for the remaining 45 months of the Plan.

Any non-standard provisions placed elsewhere in this plan are void.

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Certification.

I certify under penalty of perjury that the plan contains no non-standard provisions other than those set forth in this final paragraph.

Date: 12/08/2017

/s/Scott J. Goldstein
Scott J Goldstein
Attorney for the Debtor

Date: 12/08/2017

/s/Medhat Abdelmaguid
Medhat Abdelmaguid
Debtor

Date: 12/08/2017

/s/Amal Abdelrahman
Amal Abdelrahman
Joint Debtor

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any must sign this Plan.

Date: 12/08/2017

/s/Scott J. Goldstein
Scott J Goldstein
Attorney for the Debtor

I certify under penalty of perjury that the above is true.

Date: 12/08/2017

/s/Medhat Abdelmaguid
Medhat Abdelmaguid
Debtor

Date: 12/08/2017

/s/Amal Abdelrahman
Amal Abdelrahman
Joint Debtor

Certificate of Notice Page 11 of 13
 United States Bankruptcy Court
 District of New Jersey

In re:
 Medhat M. Abdelmaguid
 Amal A. Abdelrahman
 Debtors

Case No. 17-23000-JKS
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: pdf901

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 Total Noticed: 78

Date Rcvd: Dec 13, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 15, 2017.

db/jdb
 aty
 tr
 516903164 +Medhat M. Abdelmaguid, Amal A. Abdelrahman, 2 Thompson Rd, Denville, NJ 07834-2521
 516903163 +Law Offices of David Wolff LLC, 396 Route 34, Matawan, NJ 07747-7115
 517078490 +David Wolff, Law Offices of David Wolff LLC, 396 Route 34, Matawan, NJ 07747-7115
 American Express, PO Box 6985, Buffalo, NY 14240-6985
 American Express, PO Box 8216, Mason, OH 45040-8216
 American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001,
 Malvern PA 19355-0701
 516903162 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: AAA Financial Services, PO Box 15019, Wilmington, DE 19886-5019)
 516903171 Barclays Bank, PO Box 8803, Wilmington, DE 19899-8803
 516903173 CACH LLC, PO Box 5980, Denver, CO 80127-5980
 516903175 Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
 516903179 Capital One Retail Services, PO Box 71106, Charlotte, NC 28272-1106
 516903248 +Carl E. Zapffe, Esa., Fenton & McGarvey Law Firm, P.S.C., 2401 Stanley Gault Parkway,
 Louisville, KY 40223-4175
 516903180 Chase Bank USA, N.A., PO Box 15298, Wilmington, DE 19850-5298
 516903224 Christopher P. Odogbili, Esq., Pressler and Pressler, LLP, 7 Entin Road,
 Parsippany, NJ 07054-5020
 516903183 Citibank, N.A., PO Box 6241, Sioux Falls, SD 57117-6241
 516903185 Citibank/Best Buy, PO Box 6241, Sioux Falls, SD 57117-6241
 516903187 Citibank/Home Depot, PO Box 6241, Sioux Falls, SD 57117-6241
 516903188 Client Services, 3541 Harry S Truman Blvd, Saint Charles, MO 63301-4047
 516903191 Convergent, PO Box 9004, Renton, WA 98057-9004
 516903211 Daryl J. Kipnis, Esq., Pressler and Pressler, LLP, 7 Entin Road,
 Parsippany, NJ 07054-5020
 516903172 David Burton Brady, Esq., Brady & Correale, L.L.P., PO Box 2136,
 Morristown, NJ 07962-2136
 517222552 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,
 Kirkland, WA 98083-0657
 516903196 Ferraro Foods, Inc., 287 S. Randolphville Road, Suite 200, Piscataway, NJ 08854-3806
 516903198 First Bankcard, ATTN: First National Bank of Omaha, PO Box 2340, Omaha, NE 68103-2340
 516903200 First Credit Services, Inc., 377 Hoes Lane, Suite 200, Piscataway, NJ 08854-4155
 516903201 First National Bank of Omaha, Stop Code 3105, Omaha, NE 68197-0001
 517083654 +First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197-0002
 516903202 #First Step Group, LLC, 6300 Shingle Creek Parkway, Suite 220,
 Brooklyn Center, MN 55430-2162
 516903192 Louis A. Di Mare, Esq., 287 S. Randolphville Road, Suite 200, Piscataway, NJ 08854-3806
 516903213 M&T Bank Mortgage, PO Box 1288, Buffalo, NY 14240-1288
 516903212 Macys, PO Box 8218, Mason, OH 45040-8218
 516903221 Nissan-Infiniti LT, PO Box 660366, Dallas, TX 75266-0366
 516903223 +Northland Group Inc, PO Box 390905, Minneapolis, MN 55439-0905
 516903225 PNC Bank, N.A., PO Box 3180, Pittsburgh, PA 15230-3180
 517108821 +PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101-4982
 516903230 Retro Fitness Rockaway, 295 U.S. Highway 46, Rockaway, NJ 07866-3823
 516903222 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: NJ Division of Taxation, PO Box 245, Bankruptcy Section,
 Trenton, NJ 08695-0245)
 516903231 Santander Consumer USA, 5201 Rufe Snow Drive, North Richard Hills, TX 76180-6036
 517092806 +Santander Consumer USA, Inc., P.O. Box 560284, Dallas, TX 75356-0284
 516903232 Stoneleigh Recovery Associates, 810 Springer Drive, Lombardi, IL 60148-6413
 516903233 Sunrise Credit Services, Inc., PO Box 9100, Farmingdale, NY 11735-9100
 517117680 +TD BANK, N.A., Payment Processing, PO BOX 16029, Lewiston, ME 04243-9507
 517130616 +TD Bank, NA, Payment Processing, PO Box 16029, Lewiston, ME 04243-9507
 516903244 The Bureaus Inc, 650 Dundee Road, Suite 370, Northbrook, IL 60062-2757
 516903219 Thomas M. Murtha, Esq., Portfolio Recovery Associates LLC, 120 Corporate Blvd, Suite 100,
 Norfolk, VA 23502-4952
 516903195 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
 (address filed with court: Elan Financial Services, PO Box 108, Saint Louis, MO 63136-0108)
 516903245 United Collections Bureau, Inc., 5620 Southwyck Blvd, Suite 206, Toledo, OH 43614-1501
 516903247 Vital Recovery Services, LLC, PO Box 923748, Peachtree Corners, GA 30010-3748
 516903210 Walter Kavanagh, Superior Court of New Jersey, Special Civil Part, PO Box 1702,
 Morristown, NJ 07962-1702

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usan.j.njbankr@usdoj.gov Dec 13 2017 23:28:48 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Dec 13 2017 23:28:45 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

cr +E-mail/PDF: gecsed@recoverycorp.com Dec 13 2017 23:26:29
 Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021

District/off: 0312-2

User: admin
Form ID: pdf901

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Total Noticed: 78

Date Rcvd: Dec 13, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516903165 +E-mail/Text: legal@arsnational.com Dec 13 2017 23:28:32 ARS National Services Inc.,
PO Box 469100, Escondido, CA 92046-9100
517210060 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Dec 13 2017 23:32:38
Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC,
PO Box 41021, Norfolk VA 23541-1021
516903193 E-mail/Text: mrdiscen@discover.com Dec 13 2017 23:28:03 Discover Financial Services,
PO Box 15316, Wilmington, DE 19850-5316
517094351 E-mail/Text: mrdiscen@discover.com Dec 13 2017 23:28:03 Discover Bank,
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
516903204 E-mail/Text: bankruptcy@fult.com Dec 13 2017 23:29:49 Fulton Bank of New Jersey,
533 Fellowship Road, Suite 250, Mount Laurel, NJ 08054-3411
516903206 E-mail/Text: fggbanko@fgny.com Dec 13 2017 23:28:07 Glenn S. Garbus, Esq.,
Forster, Garbus & Garbus, 7 Banta Place, Hackensack, NJ 07601-5604
516903209 E-mail/Text: cio.bncmail@irs.gov Dec 13 2017 23:28:23 Internal Revenue Service,
Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
517189684 E-mail/Text: camanagement@mtb.com Dec 13 2017 23:28:32 M&T Bank, P.O. Box 1288,
Buffalo, NY 14240-1288
517197612 +E-mail/Text: bankruptcydpt@mcmcg.com Dec 13 2017 23:28:44 MIDLAND FUNDING LLC,
PO Box 2011, Warren, MI 48090-2011
516903214 E-mail/Text: bkr@cardworks.com Dec 13 2017 23:27:59 Merrick Bank,
10705 S. Jordan Gateway, Suite 200, South Jordan, UT 84095-3977
516903218 E-mail/Text: bankruptcydpt@mcmcg.com Dec 13 2017 23:28:44 Midland Credit Management, Inc.,
PO Box 60578, Los Angeles, CA 90060-0578
516903215 E-mail/Text: bankruptcydpt@mcmcg.com Dec 13 2017 23:28:44 Midland Funding LLC,
2365 Northside Drive, Suite 300, Los Angeles, CA 92108-2709
516903226 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Dec 13 2017 23:32:32
Portfolio Recovery Associates LLC, 120 Corporate Blvd, Suite 100, Norfolk, VA 23502
517129767 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Dec 13 2017 23:32:32
Portfolio Recovery Associates, LLC, c/o Best Buy, POB 41067, Norfolk VA 23541
517129186 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Dec 13 2017 23:32:32
Portfolio Recovery Associates, LLC, c/o Sams Club, POB 41067, Norfolk VA 23541
517129763 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Dec 13 2017 23:46:43
Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541
517129815 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Dec 13 2017 23:46:43
Portfolio Recovery Associates, LLC, c/o Toysrus, POB 41067, Norfolk VA 23541
517129765 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Dec 13 2017 23:46:43
Portfolio Recovery Associates, LLC, c/o Wal-Mart, POB 41067, Norfolk VA 23541
516903235 E-mail/PDF: gecsed@recoverycorp.com Dec 13 2017 23:27:02 SYNCB/JC Penney DC,
PO Box 965007, Orlando, FL 32896-5007
516903236 E-mail/PDF: gecsed@recoverycorp.com Dec 13 2017 23:27:02 SYNCB/JX COS DC, PO Box 965064,
Orlando, FL 32896-5064
516903237 E-mail/PDF: gecsed@recoverycorp.com Dec 13 2017 23:27:02 SYNCB/Sams Club DC,
PO Box 965005, Orlando, FL 32896-5005
516903238 E-mail/PDF: gecsed@recoverycorp.com Dec 13 2017 23:27:02 SYNCB/TOYSRUS, PO Box 530938,
Atlanta, GA 30353-0938
516903239 E-mail/PDF: gecsed@recoverycorp.com Dec 13 2017 23:26:29 SYNCB/Walmart, PO Box 865064,
Orlando, FL 32896-5064
516905131 +E-mail/PDF: gecsed@recoverycorp.com Dec 13 2017 23:27:02 Synchrony Bank,
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516903240 E-mail/Text: bankruptcy@td.com Dec 13 2017 23:28:50 TD Bank, N.A., PO Box 84037,
Columbus, GA 31908-4037
516903246 E-mail/Text: bnc@alltran.com Dec 13 2017 23:28:05 United Recovery Systems, PO Box 722910,
Houston, TX 77272-2910

TOTAL: 29

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516903166* +ARS National Services Inc., PO Box 469100, Escondido, CA 92046-9100
516903167* +ARS National Services Inc., PO Box 469100, Escondido, CA 92046-9100
516903168* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank of America, PO Box 982236, El Paso, TX 79998-2236)
516903169* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank of America, N.A., PO Box 982238, El Paso, TX 79998-2236)
516903170* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank of America, N.A., PO Box 982238, El Paso, TX 79998-2238)
516903197* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: FIA Card Services, PO Box 982238, El Paso, TX 79998-2238)
516903174* CACH LLC, PO Box 5980, Denver, CO 80127-5980
516903176* Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
516903177* Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
516903178* Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
516903181* Chase Bank USA, N.A., PO Box 15298, Wilmington, DE 19850-5298
516903182* Chase Bank USA, N.A., PO Box 15298, Wilmington, DE 19850-5298
516903184* Citibank, N.A., PO Box 6241, Sioux Falls, SD 57117-6241
516903186* Citibank/Best Buy, PO Box 6241, Sioux Falls, SD 57117-6241
516903189* Client Services, 3541 Harry S Truman Blvd, Saint Charles, MO 63301-4047
516903190* Client Services, 3541 Harry S Truman Blvd, Saint Charles, MO 63301-4047

District/off: 0312-2

User: admin
Form ID: pdf901

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***** BYPASSED RECIPIENTS (continued) *****

516903194* ++DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025
(address filed with court: Discover Financial Services, PO Box 15316,
Wilmington, DE 19850-5316)

516903199* First Bankcard, ATTN: First National Bank of Omaha, PO Box 2340, Omaha, NE 68103-2340

516903203* First Step Group, LLC, 6300 Shingle Creek Parkway, Suite 220,
Brooklyn Center, MN 55430-2162

516903205* Fulton Bank of New Jersey, 533 Fellowship Road, Suite 250, Mount Laurel, NJ 08054-3411

516903207* Glenn S. Garbus, Esq., Forster, Garbus & Garbus, 7 Banta Place, Hackensack, NJ 07601-5604

516903208* Glenn S. Garbus, Esq., Forster, Garbus & Garbus, 7 Banta Place, Hackensack, NJ 07601-5604

516903216* Midland Funding LLC, 2365 Northside Drive, Suite 300, Los Angeles, CA 92108-2709

516903217* Midland Funding LLC, 2365 Northside Drive, Suite 300, Los Angeles, CA 92108-2709

516903227* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates LLC, 120 Corporate Blvd, Suite 100,
Norfolk, VA 23502)

516903228* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates LLC, 120 Corporate Blvd, Suite 100,
Norfolk, VA 23502-4952)

516903229* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates LLC, 120 Corporate Blvd, Suite 100,
Norfolk, VA 23502-4952)

516903234* Sunrise Credit Services, Inc., PO Box 9100, Farmingdale, NY 11735-9100

516903241* ++TD BANKNORTH NA, 70 GRAY ROAD, FALMOUTH ME 04105-2299
(address filed with court: TD Bank, N.A., PO Box 84037, Columbus, GA 31908-4037)

516903242* ++TD BANKNORTH NA, 70 GRAY ROAD, FALMOUTH ME 04105-2299
(address filed with court: TD Bank, N.A., PO Box 84037, Columbus, GA 31908-4037)

516903243* ++TD BANKNORTH NA, 70 GRAY ROAD, FALMOUTH ME 04105-2299
(address filed with court: TD Bank, N.A., PO Box 84037, Columbus, GA 31908-4037)

516903220* Thomas M. Murtha, Esq., Portfolio Recovery Associates LLC, 120 Corporate Blvd, Suite 100,
Norfolk, VA 23502-4952

TOTALS: 0, * 32, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 15, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 8, 2017 at the address(es) listed below:

David Wolff on behalf of Attorney Law Offices of David Wolff LLC dwtrustee@verizon.net
Denise E. Carlon on behalf of Creditor M&T Bank dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
Rebecca Ann Solarz on behalf of Creditor M&T Bank rsolarz@kmlawgroup.com
Scott J. Goldstein on behalf of Debtor Medhat M. Abdelmaguid sjg@sgoldsteinlaw.com,
cmecf.sgoldsteinlaw@gmail.com/notices@uprightlaw.com/G31979@notify.cincompass.com
Scott J. Goldstein on behalf of Joint Debtor Amal A. Abdelrahman sjg@sgoldsteinlaw.com,
cmecf.sgoldsteinlaw@gmail.com/notices@uprightlaw.com/G31979@notify.cincompass.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7